

## REMARKS

Claims 1 and 3-50 are pending in the present application, of which claims 1, 16 and 28 are independent. Claims 1 and 14 have been amended per the Examiner's objections. Claims 1, 16, and 28 have been amended. Claims 2, 27, and 41-42 have been cancelled.

After entry of the above amendments, claims 1, 3-50 are pending in the present application, of which claims 1, 16, and 28 are independent. Applicants believe that the present application is in condition for allowance, which prompt and favorable action is respectfully requested.

U.S. Patent No. 5,537,474 (hereinafter "Brown") had been cited against cancelled claim 42 (claim 42 is cancelled), the language of which has been incorporated into amended independent claims 1, 16, and 28. Brown does not disclose executing commands in the SIM, the commands being "related to a card holder verification (CHV) feature including enabling and disabling the CRV feature," as required by amended independent claims 1, 16, and 28.

None of the references disclose executing commands in the SIM, the commands being "related to a card holder verification (CHV) feature including enabling and disabling the CRV feature," as required by amended independent claims 1, 16, and 28. Thus, independent claims 1, 16, and 28 are patentable. Claims 3-15 and 43-50 depend on patentable independent claim 1 and are therefore patentable. Claims 17-26 depend on patentable independent claim 16 and are therefore patentable. Claims 29-41 depend on patentable independent claim 28 and are therefore patentable.


**CONCLUSION**

In light of the amendments contained herein, Applicants submit that the application is in condition for allowance, for which early action is requested.

Please charge any fees or overpayments that may be due with this response to Deposit Account No. 17-0026.

Respectfully submitted,

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